



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the Application of:

Richard C. JOHNSON

Serial No.: 10/071,066

Filed: April 12, 2002

For: **METHODS AND SYSTEMS FOR  
CARRYING OUT CONTINGENCY-  
DEPENDENT PAYMENTS VIA SECURE  
ELECTRONIC BANK DRAFTS SUPPORTED  
BY ONLINE LETTERS OF CREDIT AND/OR  
ONLINE PERFORMANCE BONDS**

Atty. Docket No.: ORCL5595CIP

) Examiner: Calvin L. HEWITT II

) Art Unit: 3621

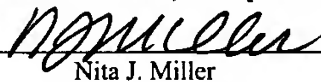
) Confirmation No.: 3384

) Customer No.: 22430

) **AMENDMENT UNDER 37**  
) **C.F.R. §1.116**

**CERTIFICATE OF MAILING PURSUANT TO 37 CFR § 1.8**

I hereby certify that this paper and the paper(s) referred to herein are being deposited with the United States Postal Service as First Class mail with sufficient postage addressed to MAIL STOP AF, Commissioner for Patents, P. O. Box 1450, Alexandria, VA 22313-1450, on **January 25, 2006**.

  
Nita J. Miller

MAIL STOP AF  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

In response to the final Office Action mailed October 21, 2005, please amend the above application as indicated below.

A complete listing of the **claims** begins on page **2** of this paper.

**Remarks** begin on page **11** of this paper.